

Being a member has great benefits!



Through our strong partnership with Co-operators, our members can access enhanced coverage and exclusive savings on insurance.

We're proud to be a member of Co-operators, a leading Canadian financial services co-operative that—like us—is guided by co-operative principles and values. By taking a long-term view of business and relationships, and putting people first, they focus on meeting the evolving needs of Canadians and the co-operative sector with investments, insurance, and advice.

Alberta Federation of Rural Electrification Associations members get more with Co-operators¹

The Member Benefits Program is one way that Co-operators gives back. As one of our members, when you choose Co-operators for your insurance needs, you can take advantage of:

- **Auto insurance²** at a preferred rate, depending on your province.
- **Enhanced Home coverage at preferred rates.** For example, get Claims Forgiveness automatically on your eligible Home policy, which means that your first home claim has no impact on your policy or premiums.
- **A complimentary Legal Assistance Helpline** for Home, Commercial, and Farm policies, providing on-demand, confidential access to a lawyer for guidance with Canadian legal matters, such as contract disputes, employment or business-related issues, property concerns, tax investigations, and more.

- **Identity Fraud Recovery Expense** as part of your Home policy with no deductible, no impact to your claim-free discount, and at no additional cost.
- **Enhanced Farm insurance³** options with over 30 different types of coverage at a reduced cost.
- **Additional Farm³ and Home savings** of up to 5% on eligible policies.
- **Discounts on Travel insurance⁴** of up to 10% on eligible policies.
- **Enhanced Commercial coverage:** This exclusive Commercial Advantage Endorsement provides more than 30 additional coverage extensions and is included for members with property coverage*.

Grow and protect your financial future

Along with the great value of the Member Benefits Program, Co-operators can help you build your financial future with a mix of investment solutions, as well as Life and health insurance. Their knowledgeable financial representatives will provide personalized advice and tailored coverage to fit your unique needs.

Start enjoying your member benefits today!

Contact a Co-operators Advisor*, call 1-844-770-9138 or visit cooperators.ca/memberbenefits to get started.



*Representative in Quebec. ¹Each member organization selects which benefits are offered to their members. Contact 1-844-770-9138, your local Co-operators Advisor, or your participating member organization, to find out which benefits are available through Co-operators Member Benefits Program. Savings vary based on the eligible policy type, each individual's insurance profile and are not guaranteed. Discount applies to qualified members of the Member Benefits Program only. Certain conditions, limitations and exclusions may apply. ²Enhanced Farm insurance is not currently available as part of the Member Benefits Program in Quebec. ³Discounts, coverages and eligibility vary by province. Not all products are available in all provinces. Preferred rates are only available in Alberta, Newfoundland, Quebec, and Prince Edward Island. ⁴Travel insurance is underwritten by CUMIS General Insurance Company, a member company of The Co-operators Group Limited, and is administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. Refer to the certificate for full terms and conditions including limitations and exclusions. Co-operators is a registered trademark of The Co-operators Group Limited. Farm, Commercial, Home and Auto Insurance is underwritten by Co-operators General Insurance Company, Co-operators General Insurance Company and CUMIS General Insurance Company are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please visit cooperators.ca/privacy for more information. DMC1172 (11/22)